

FILED: December 30, 2015

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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No. 14-2033  
(1:14-cv-00296-JFM)  
(08-14229)  
(09-22084)

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JANET ANN SYDNOR; CHARLES VERNON CLARKSON

Debtors - Appellants

v.

LAKEFRONT INVESTORS, LLC; TRUSTCAPITAL INVESTMENTS, LLC;  
EQUITY TRUST COMPANY CUSTODIAN, FBO Nicholas John Lazarchick  
IRA and Nicholas John Lazarchick (TTEE); CJR DUCK ASSOCIATES, LLC;  
NICHOLAS JOHN LAZARCHICK

Claimants - Appellees

ZVI GUTTMAN

Trustee - Appellee

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M A N D A T E

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The judgment of this court, entered November 4, 2015, takes effect today.

This constitutes the formal mandate of this court issued pursuant to Rule  
41(a) of the Federal Rules of Appellate Procedure.

/s/Patricia S. Connor, Clerk